Customer Relationship Management Call Center IPT   - Version 1

Current Environment Assessment

Date: October 20, 2000

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Introduction

Student Financial Assistance (SFA) is researching how to provide its Call Centers with the necessary support to serve our ultimate customer, the student seeking and using post-secondary education to attain his/her dream.

A thorough understanding of the current state of Call Center operations in SFA is an essential step in our collective efforts to modernize, standardize, and increase the "value" of our Call Center operations to our ultimate customer.

The "Current State Call Center Survey" was adopted as the initial step in an effort to gather an inventory of activities, products and services rendered by SFA's many Call Center customer care operations.

The responses will give an overall picture of the current state of operations at all surveyed Call Centers in SFA. This current state document represents the information gathered from the survey responses.

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Objectives

To improve student financial aid services nationwide, the Higher Education Amendments of 1998 established the Office of Student Financial Assistance (SFA) as the first federal Performance-Based Organization (PBO). As a PBO, SFA is dedicated to providing outstanding customer service while simplifying, integrating, and reducing the administration costs of federal student financial assistance programs.

In addition, SFA is focused on transforming the way it works to provide better service to our customers. As a result, many initiatives aimed at establishing methods for improving service to both schools and students are currently underway.

An analysis of the current state of our Call Center/Customer Care operations (the Centers) is one such initiative. Cross-channel groups, called Integrated Product Teams (IPT), were formed to lead these initiatives. The Students Channel is sponsoring the Customer Relationship Management (CRM) IPT which works as a Core Team with three sub-teams, Current State Analysis, Best In Business, and Quick Hits, to understand SFA's CRM capabilities.

The Current State Team is working to get a picture of SFA major Call Centers today and this document is the result of the sub-team's findings.

Objectives

Overview of Customer Relationship Management (CRM) IPT

- The Customer Relationship Management (CRM) Call Center IPT has been established as an SFA-wide effort to cultivate the relationships with all of SFA's customers, examine the current state of Call Center operations and recommend improvements for the future.

- The Students Channel serves as the organizational lead for this effort since the largest Call Centers fall within this Channel.

- Team members have come together from all areas of SFA to establish a charter, map process flows, and establish the goals for this IPT.

Objectives

<u>The purpose of CRM IPT</u>:

- Improve customer satisfaction
- Establish Best in Business Call Centers
- Reduce unit costs
- Better customer relationship management in a timely way through the medium that best meets their needs (i.e. phone, web, paper)
- Promoting electronic commerce while maintaining access to paper option for customers who lack electronic access

<u>The purpose of Current State Sub-Team:</u>

- To gather detailed information from the major SFA Call Centers
- The information from the survey will be used to present both an aggregated and an individual picture of the surveyed call centers.

Objectives

The CRM Call Center IPT consists of the following members:

Core Team Members	• Students • Schools • Financial Partners • CIO Representatives • Student Interns
Technical/Operations - Partners	• NCS • EDS • AFSA • Raytheon • Modernization Partner
Advisory Members	• CFO • Communications • Ombudsman • Contracting & Acquisitions • Human Resources • Analysis • SFA University • Barry Morrow, Special Advisor

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Call Center Survey Purpose

The _SFA Call Center Current State_ survey's purpose is to elicit detailed information on the state of customer care operations within Student Financial Assistance Call Center operations. The survey's intention is to document "how" the centers function today (Note: _A copy of the survey can be found under Appendix A in this document._) Information from the survey is intended to present a "picture " of what each surveyed Call Center can provide in the way of direct customer care; either through specifically or generally tailored products and services. Additionally, the survey data results shall enable SFA management to base future decisions on the direction (and potential improvement) in customer care operations through SFA Call Centers, from knowledge of what exists today that can potentially support the proposed services, or indicate what changes would be necessary to make the new capabilities possible.

Survey Response Facts At a Glance

The busiest weekday for calls to SFA is Monday

Approximately 17% of SFA's calls were handled by automation in 1999

86% of inbound calls are handled by IVRUs

45% of outbound correspondence is currently handled manually

2 Call Centers currently have "Screen Pops" (CTI) to provide customer transaction information (LO, LC)

4 Call Centers have implemented "Business Rules" in their workflow processing (LS, LC, LO, TIVWAN)

Currently, 9 center offers on-line services

The average speed of answer is 233 seconds

Around 28% of Servicing calls concern Loan status inquiries

9 Call Centers currently use "Call Tracking" software (LC, LO, CPS, NSLDS, Pell, CSCC, TIVWAN, Ombudsman, FAFSA)

5 Call Centers currently offer "informed queues" (LS, FSAIC, DCS, Ombudsman, CSCC)

Around 9% of calls are currently transferred to other centers

Inventory List of Call Centers Surveyed

Surveyed Call Centers

1. Direct Loan Servicing Center
2. Direct Loan Consolidation Center
3. Federal Student Aid Information Center
4. Debt Collection Service Information Center
5. FAFSA Express/FAFSA Web Products
6. Ombudsman
7. Central Processing System Customer Service
8. Direct Loan Origination Center - School Relations
9. National Student Loan Data System Customer Service
10. Pell Grant Customer Service
11. Title IV (TIV WAN) Support Center
12. Customer Support Call Center
13. Lender or Guaranty Agency Default Rate Hotline
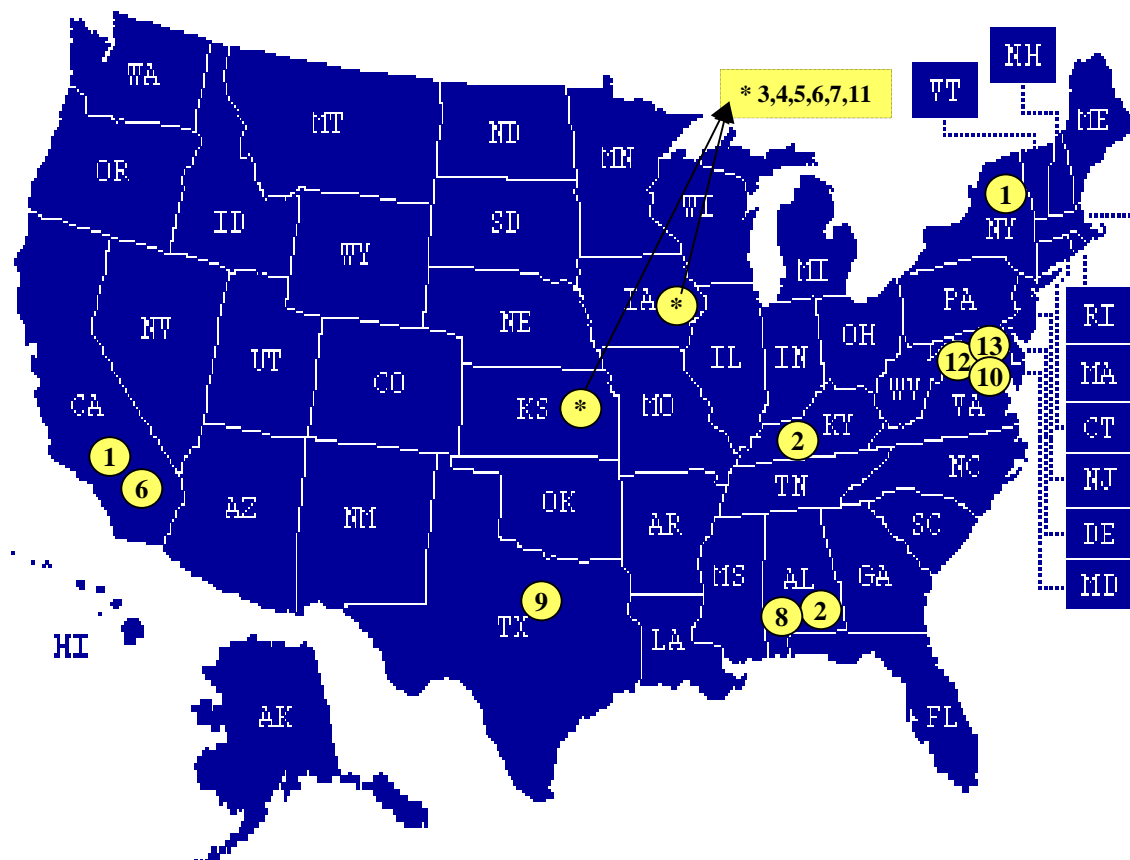
* Calls Centers 3,4,5,6,7,11 are located in both IA and KS

* 3,4,5,6,7,11

High Level Call Center Information

Direct Loan Servicing Center

- **Location:**

    Utica, NY and Bakersfield, CA

- **Phone Numbers:**

Borrower Services	800-848-0979
	888-447-4460
	888-758-9727
	888-445-7745
Borrower Services TDD	800-848-0983
Loan Counseling	800-848-0981
Consolidations Certification	800-738-8035
School Services	888-877-7658

- **Web Address:**

    www.dlservicer.ed.gov

- **Customer:**

    Students

- **Annual Call Volume:**

    7,009,128

Services:

The Direct Loan Servicing Center provides customer service through the Direct Loan borrowers repayment process. This service includes telephone support, loan counseling, skip trace activities, processing of entitlements and payments as well as ongoing support to schools in delinquency management.

The mission statement for the Direct Loan Servicing Center is as follows:

- The customer is always right.

- Give the right answer the first time and every time.

- Resolve problems at the first opportunity.

- Be a listener, be an educator, be a counselor.

- No loans to default, there is a solution.

- Follow-up, follow-up, follow-up!!

High Level Call Center Information

Direct Loan Consolidation Center

- **Location:**

    Montgomery, Alabama

    Louisville, Kentucky

- **Phone Numbers:**

    800-557-7392 - Primary Line

    800-557-7395 - TDD

    888-758-9730

- **Web Address:**

    www.loanconsolidation.ed.gov

- **Customer:**

    Students

- **Annual Call Volume:**

    1,317,857

Services:

Oversees the processing in order to consolidate educational loans for borrowers that are interested in the William D. Ford Federal Direct Loan Consolidation Program.

Mission is to partner with the Department of Education to help students manage their student loan debt(s).

High Level Call Center Information

Federal Student Aid Information Center (FSAIC)

- **Location:**

    Iowa City, Iowa

    Lawrence, Kansas

- **Phone Numbers:**

    800-433-3243

    319-337-5665

    800-730-8913 - TDD

- **Web Address:**

    None

- **Customer:**

    Students

- **Annual Call Volume:**

    5,903,557

Services:

The FSAIC answers inquiries regarding Federal student financial aid. These include general inquiries, assisting students and parents in filling out FAFSAs and correcting SARs, entering changes of address and changes of institution for SARs, updating responses to FAFSA field 28 regarding drugs, NSLDS borrower tracking, College is Possible campaign, requesting SFA publications, image research of possible FAFSA key entry errors, and ordering duplicate SARs.

High Level Call Center Information

Debt Collection Service Information Center

- **Location:**

  Iowa City, Iowa

  Lawrence, Kansas

- **Phone Number:**

  800-621-3115

- **Web address:**

  None

- **Customer:**

  Students

- **Annual Call Volume:**

  906,176

Services:

To respond to inquiries from the public, financial aid community, and Congressional staffs regarding defaulted student loans held by the U.S. Department of Education, including repayment options, collection measures, and provisions for cancellation and discharge.

High Level Call Center Information

FAFSA Express/FAFSA Web Products

- **Location:**

    Iowa City, Iowa

    Lawrence, Kansas

- **Phone Numbers:**

    800-801-0576

    800-511-5806 (TTY)

- **Web Addresses:**

    www.fafsa.ed.gov

    www.pin.ed.gov

- **Customer:**

    Students

- **Annual Call Volume:**

    713,160

Services:

Goal is to assist students/parents in completing the Department of Education's Free Application for Federal Student Aid (FAFSA) over the web. Further assists with making corrections to their FAFSA and with utilizing the Department's PIN number.

High Level Call Center Information

Ombudsman Office

- **Location:**

    Bakersfield, California

    Lawrence, Kansas

- **Phone Numbers:**

    877-557-2575

- **Web Address:**

    None

- **Customer:**

    Students

- **Annual Call Volume:**

    4,551

Services:

The Ombudsman Office receives, reviews, and attempts to resolve informally complaints from borrowers of student loans. It also compiles and analyzes data on borrower complaints. Intake specialists answer incoming phone calls and log them into ED's Ombudsman case tracking system. Cases are then assigned to caseworkers who research them and follow through with the borrower and the agencies involved.

High Level Call Center Information

Central Processing System Customer Service

- **Location:**

    Iowa City, Iowa

    Lawrence, Kansas

- **Phone Numbers:**

    800-330-5947

    800-511-5806 - TTY

    319-339-6930

Web Address:

    www.ed.gov/offices/OSFAP/sfatech

- **Customer:**

    Schools

- **Annual Call Volume:**

    101,544

Services:

CPS Customer Service has a goal to assist schools in two main areas. First, we assist all schools in making sure their students' FAFSA information is processed through CPS properly, no matter what type of software is used by the school. The second area is to support schools in using the Department of Education's software products to successfully process all their financial aid data.

High Level Call Center Information

Direct Loan Origination Center

- **Location:**

    Montgomery, Alabama

- **Phone Numbers:**

    800-557-7394 - Applicant Services

    800-848-0978 - School Relations

    800-557-7395 - TDD

- **Web Address:**

    https://lo-online.ed.gov

- **Customer:**

    Schools

- **Annual Call Volume:**

    234,671

Services:

The account is a partnership between EDS and the Department of Education. This Customer Contact Center handles calls and other forms of communication from Direct Loan schools, Department of Education staff members, and borrowers concerning the loan origination process.

High Level Call Center Information

National Student Loan Data System Customer Service (NSLDS)

- **Location:**

  Greenville, Texas

- **Phone Number:**

  800-999-8219

- **Web Address:**

  www.nsldsfap.ed.gov

- **Customer:**

  Schools

- **Annual Call Volume:**

  40,253

Services:

The purpose of the NSLDS Customer Service Center is to provide the initial customer support contact for users regarding any NSLDS problems or questions. These users include representatives from the Department of Education, schools, lenders, third-party, guaranty agencies and other approved government agencies.

High Level Call Center Information

Title IV WAN Customer Support

- **Location:**

    Iowa City, Iowa

    Lawrence, Kansas

- **Phone Number:**

    800-615-1189

- **Web Address:**

    None

- **Customer:**

    Schools

- **Annual Call Volume:**

    78,728

Services:

The Title IV WAN customer service staff supports connectivity to the Student Aid Internet Gateway (SAIG). This includes both personal computer connectivity through a telecommunication software called EDConnect and mainframe connectivity. We also support enrollment and participation in all of the contractors' services, any billing generated by services used in the SAIG and distribution of software and documentation for all of the contracts through a web site. Support customers through a self help IVR, through phone calls, voice mail, e-mail (including SFATECH responses) and faxes.

High Level Call Center Information

Pell Grant Customer Service Center

- **Location:**

    Rockville, MD

- **Phone Number:**

    800-474-7268

- **Web Address:**

    www.pellgrantsonline.gov

- **Customer:**

    Schools

- **Annual Call Volume:**

    24,067

Services:

Call Center handles calls concerning the RFMS system for processing Pell Grant Data. The calls deal with a variety of procedural issues as well as data content. The center also handles calls about the general Pell Grant Process and makes referrals to other Departmental Call Centers as necessary.

High Level Call Center Information

Customer Support Call Center

- **Location:**

    Washington, D.C.

- **Phone Numbers:**

    800-433-7327

    202-260-4199

- **Customer:**

    Schools/Institutions

- **Annual Call Volume:**

    22,651

Services:

The customer support call center mission is to provide timely and accurate information on SFA programs and policy or operational issues in a courteous manner to financial aid professionals.

High Level Call Center Information

Lender or Guaranty Agency Default Rates Hotline

- **Location:**

    Washington, D.C.

- **Phone Number:**

    202-401-7482

- **Web Address:**

    None

- **Customer:**

    Schools / Institutions

- **Annual Call Volume:**

    40

Services:

To gather all questions related to the Lender and Guarantor Cohort Default Rates where the messages are taken and distributed among staff.

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Performance Indicator Graphics

The purpose of this section is to graphically show the aggregated values of the Key Performance Indicators (KPI) for the surveyed Call Centers.

The Call Centers provide service to all of the different SFA customers. Six of the twelve Call Centers predominantly serve students. They include the following:

- Direct Loan Servicing Center
- Loan Consolidation Center
- Public Inquiry Contact (PIC) Federal Student Aid Information Center (FSAIC)
- FAFSA on the Web/FAFSA Express
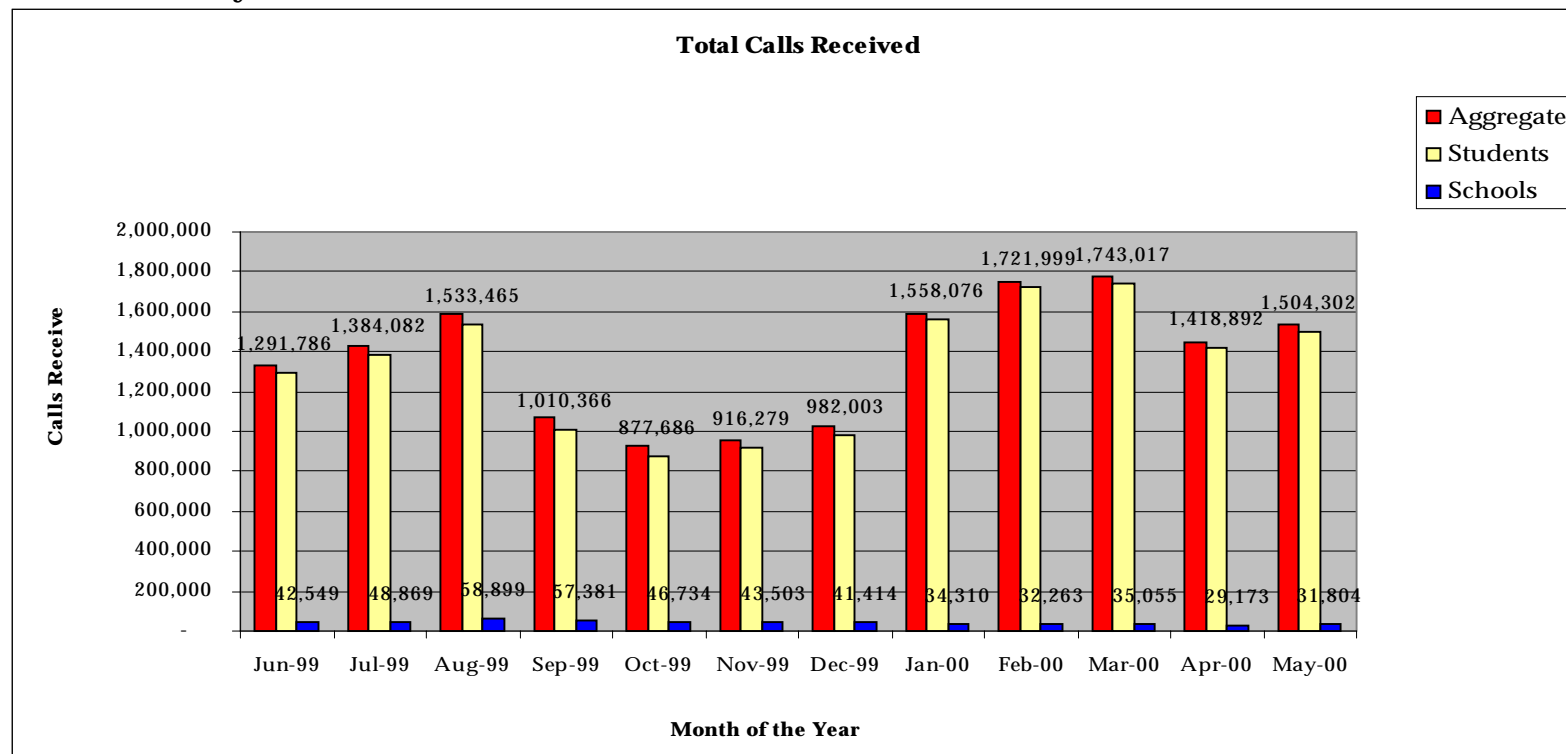- Debt Collection Service Information Center
- Ombudsman

The remaining Call Centers predominantly serve schools and financial institutions. They include the following:

- Customer Support Call Center
- CPS Customer Service Center
- Loan Origination Center
- Lender or Guaranty Agency Default Rate Hotline
- National Student Loan Data System (NSLDS)
- Pell Grant Customer Service
- Title IV Support (TIVWAN)

Total Calls Received

The purpose of this graph is to show the total number of incoming calls to all the Call Centers surveyed.

Total Calls Received

Legend: ■ Aggregate □ Students ■ Schools

Month	Aggregate	Students	Schools
Jun-99	1,291,786		42,549
Jul-99	1,384,082		48,869
Aug-99	1,533,465		58,899
Sep-99	1,010,366		57,381
Oct-99	877,686		46,734
Nov-99	916,279		43,503
Dec-99	982,003		41,414
Jan-00	1,558,076		34,310
Feb-00	1,721,999		32,263
Mar-00	1,743,017		35,055
Apr-00	1,418,892		29,173
May-00	1,504,302		31,804

Y-axis (Calls Receive): -, 200,000, 400,000, 600,000, 800,000, 1,000,000, 1,200,000, 1,400,000, 1,600,000, 1,800,000, 2,000,000

X-axis: Month of the Year

Data shown only for schools and students

For further detail see appendix

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Total Calls Answered

The purpose of this graph is to show the total number of calls answered by either IVRU (Integrated Voice Recognition Unit) or CSR (Customer Service Representative) at all of the Call Centers surveyed.

Total Calls Answered

Legend: Aggregates (red), Students (yellow), Schools (blue)

Data values (Aggregates / Students / Schools):
- Jun-99: 1,266,971 / — / 39,160
- Jul-99: 1,351,433 / — / 46,294
- Aug-99: 1,484,316 / — / 55,724
- Sep-99: 995,772 / — / 51,276
- Oct-99: 870,308 / — / 42,029
- Nov-99: 906,982 / — / 41,190
- Dec-99: 970,288 / — / 38,278
- Jan-00: 1,491,506 / — / 33,941
- Feb-00: 1,619,972 / — / 31,385
- Mar-00: 1,646,448 / — / 34,076
- Apr-00: 1,366,866 / — / 27,235
- May-00: 1,448,195 / — / 32,441

Y-axis: Calls Received
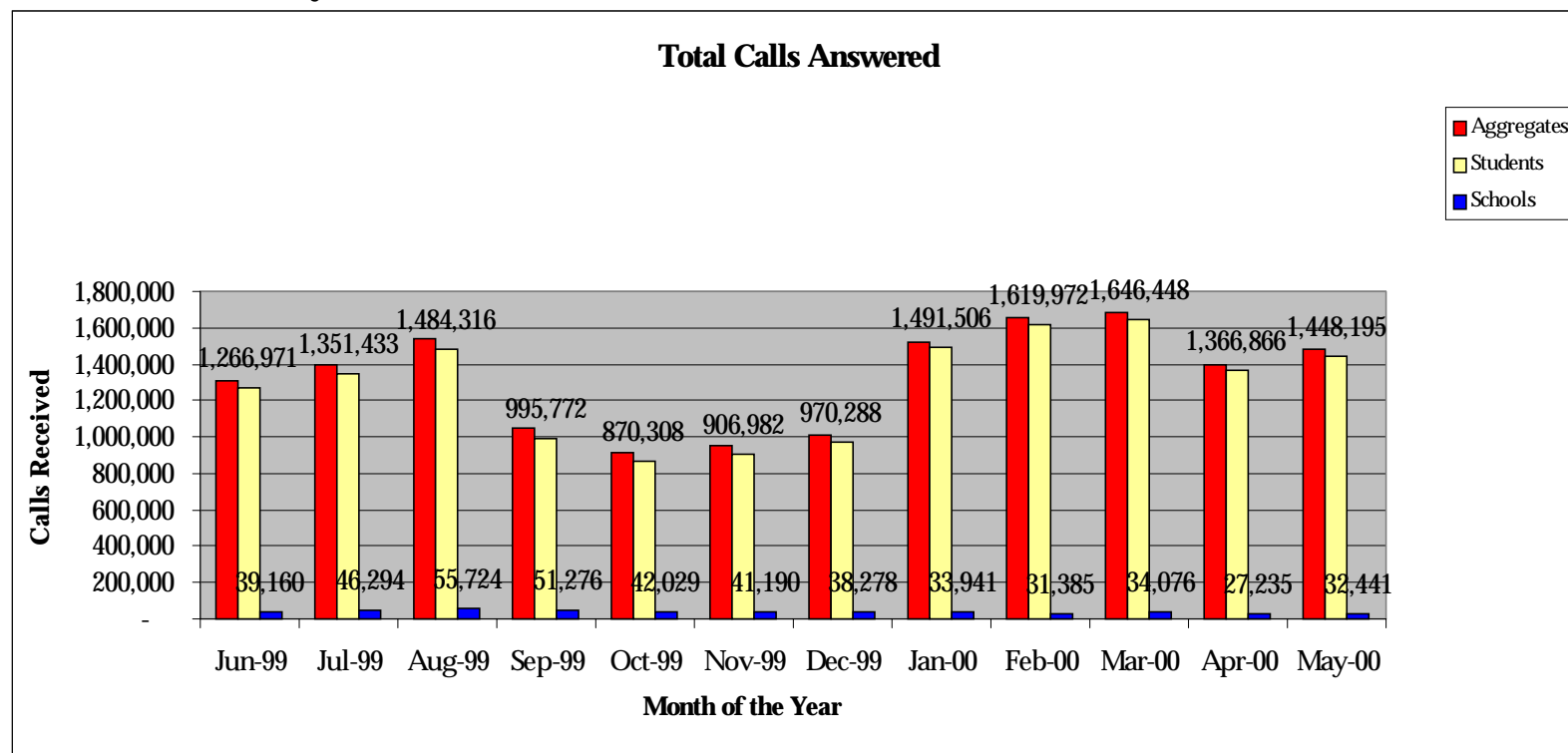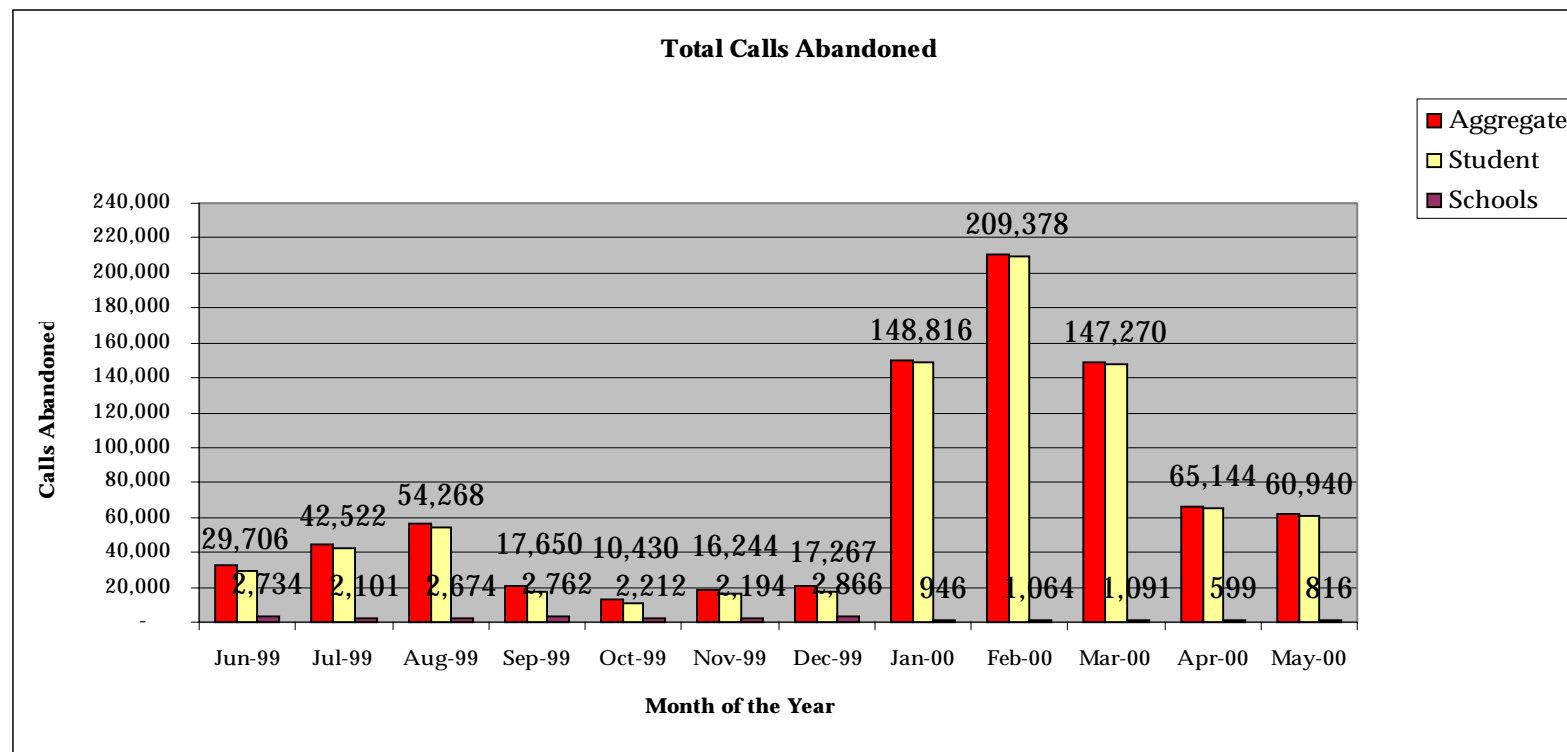X-axis: Month of the Year

Data shown only for schools and students

For further detail see appendix

Total Calls Abandoned

The purpose of this graph is to show the total number of calls at all of the Call Centers that are terminated by the caller before reaching a CSR.

Total Calls Abandoned

Legend: ■ Aggregate □ Student ■ Schools

Y-axis: Calls Abandoned
X-axis: Month of the Year

Month	Aggregate	Student	Schools
Jun-99	29,706		2,734
Jul-99	42,522		2,101
Aug-99	54,268		2,674
Sep-99	17,650		2,762
Oct-99	10,430		2,212
Nov-99	16,244		2,194
Dec-99	17,267		2,866
Jan-00	148,816		946
Feb-00	209,378		1,064
Mar-00	147,270		1,091
Apr-00	65,144		599
May-00	60,940		816

Data shown only for schools and students

For further detail see appendix

Average Speed of Answer

The purpose of this graph is to show the speed at which a call is answered at all of the Call Centers surveyed. This is the average of the time passed in seconds from the placement of a call by a customer until it is picked up by the automated system or a CSR.
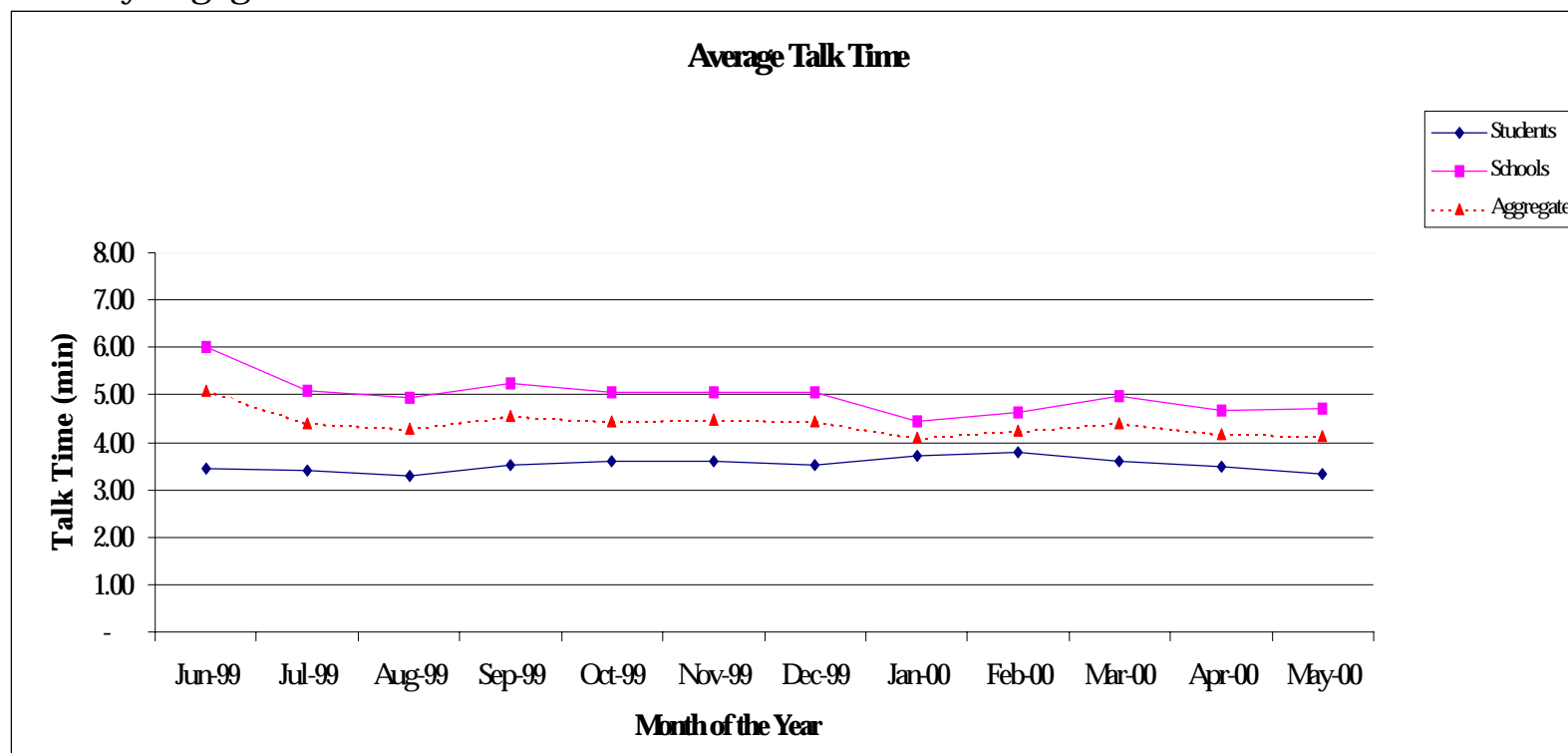

Average Speed to Answer
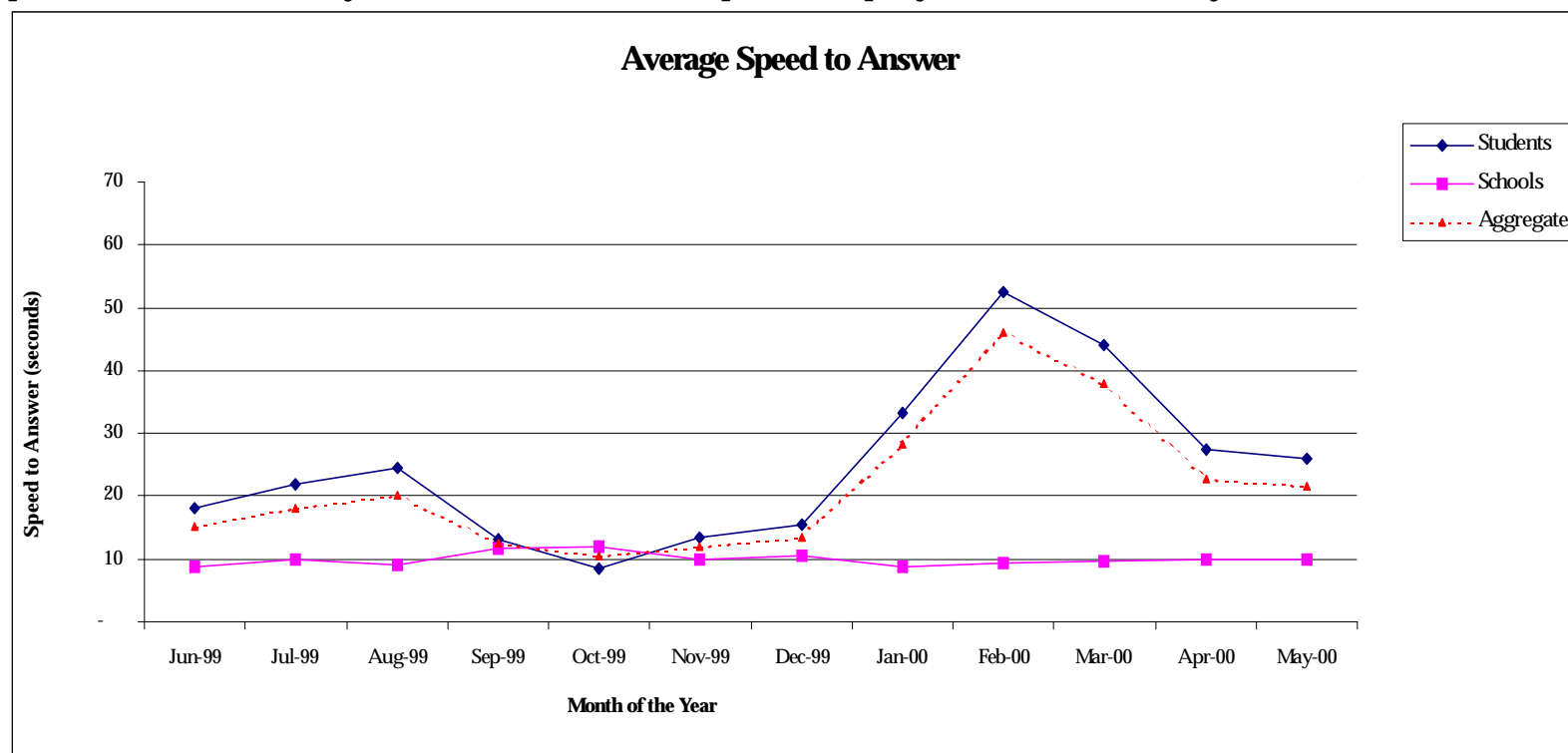
For further detail see appendix

Average Talk Time

The purpose of this graph is to show the average talk time of all the Call Centers surveyed. Talk time is considered the average of the actual time in minutes a CSR is verbally engaged with a customer in a call.
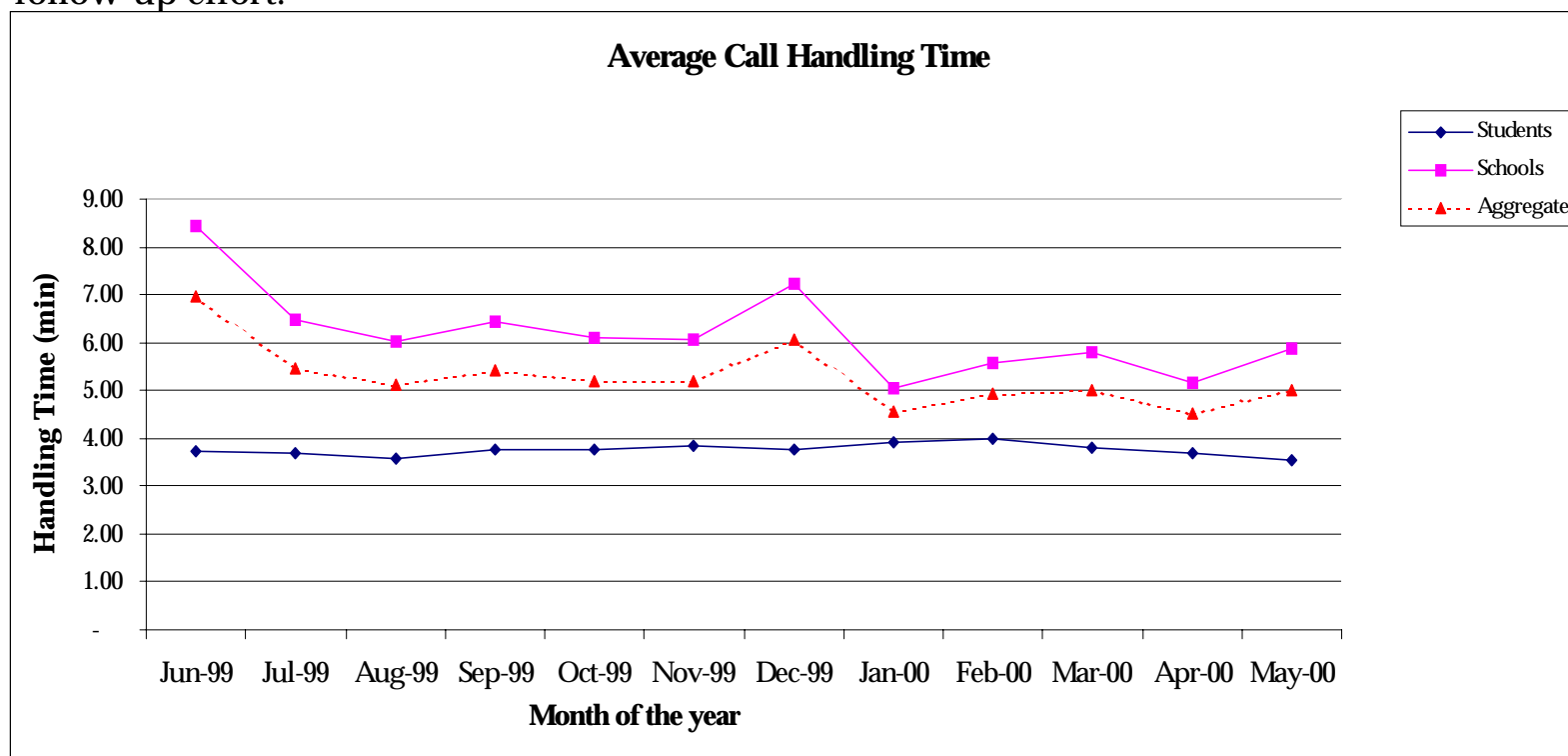

For further detail see appendix

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Average Call Handling Time

The purpose of this graph is to show the average call handling time of all the Call Centers surveyed. The call handling time is considered the average of the entire time in minutes a CSR spends in addressing an inquiry. This would include the initial talk time plus any follow-up effort.
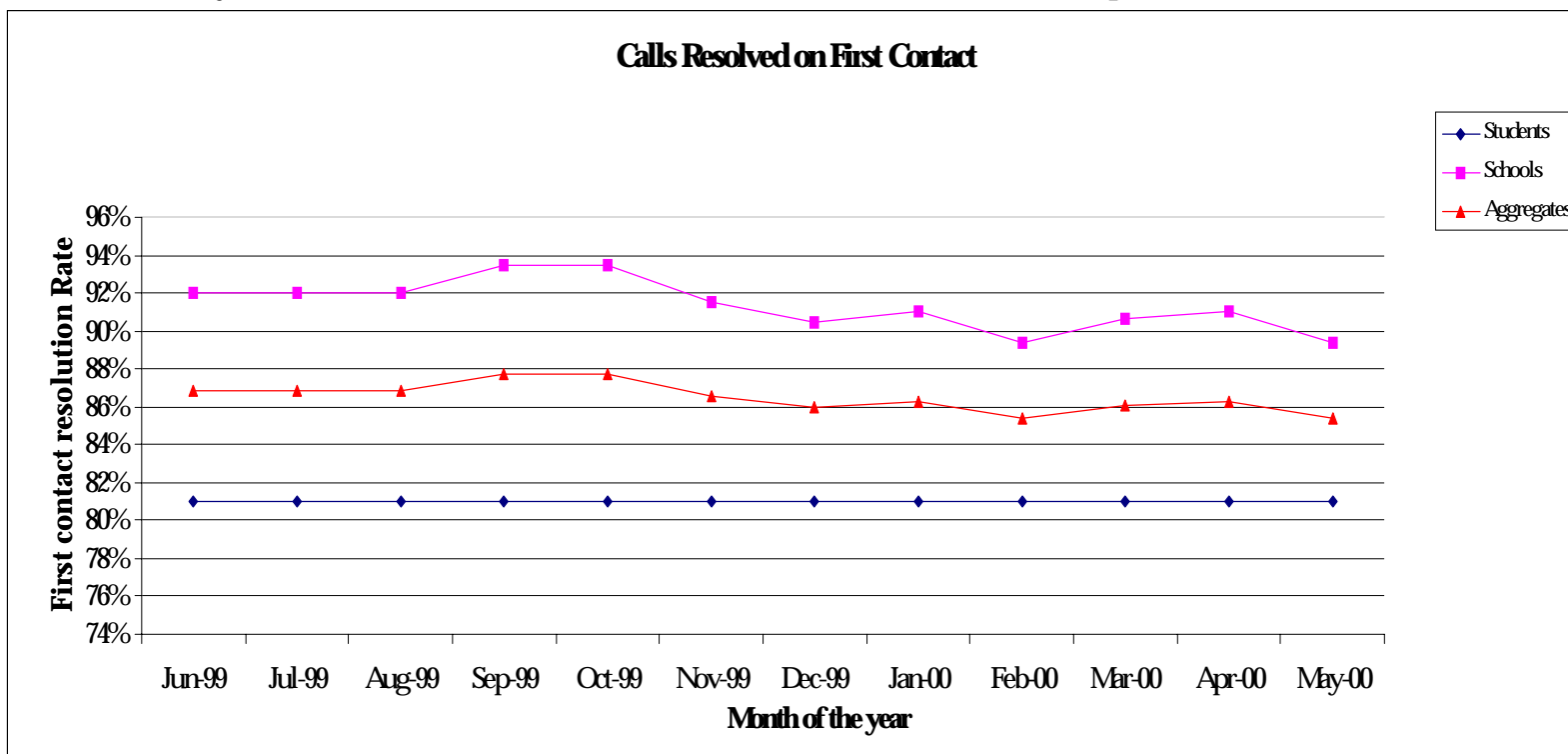
Average Call Handling Time

For further detail see appendix

Calls Resolved on First Contact

The purpose of this graph is to show the aggregated percentage of calls resolved on first contact at the Call Centers surveyed. This represents the inquiries handled by a CSR or automated system which are resolved without additional follow-up from the customer.
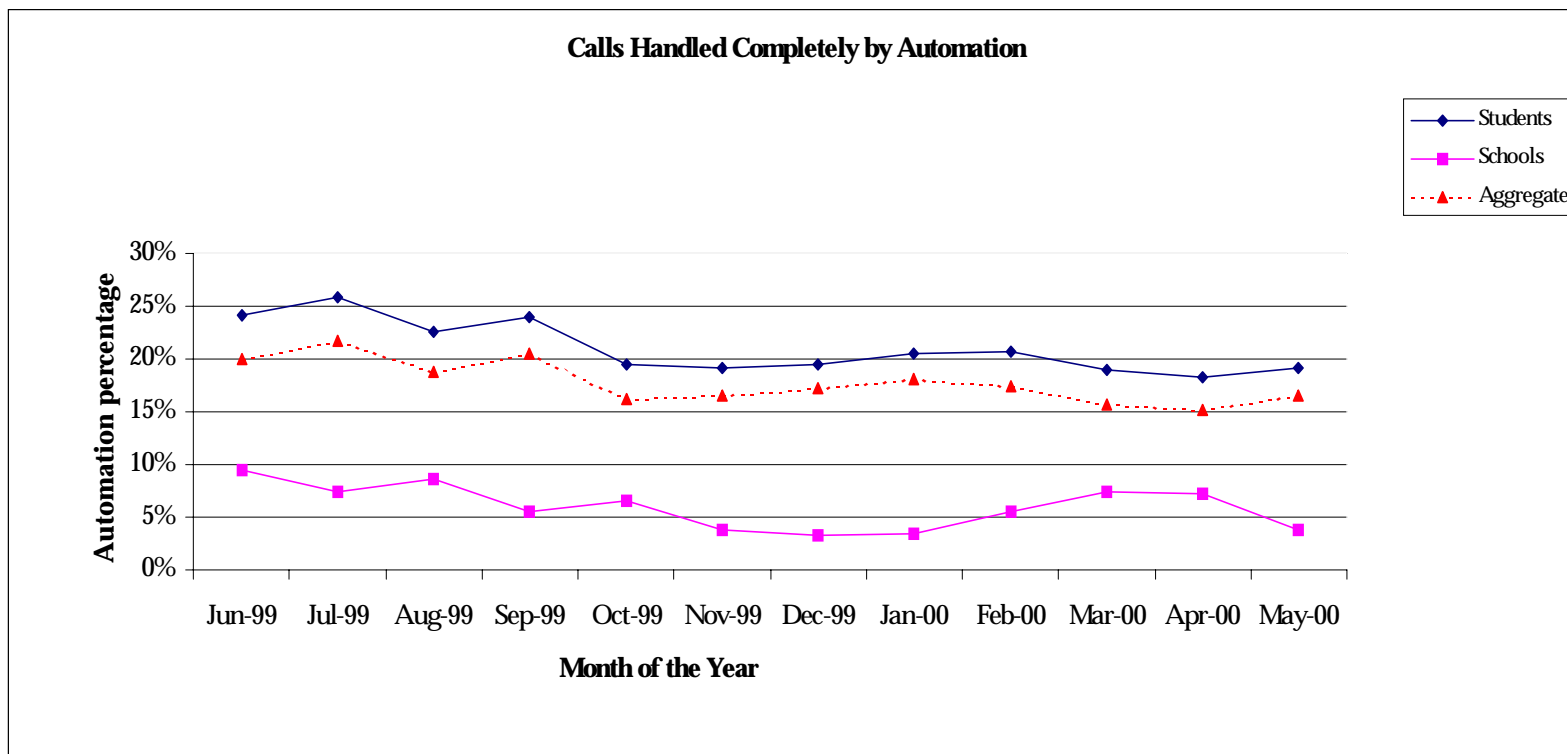
Calls Resolved on First Contact

For further detail see appendix

Calls Handled Completely by Automation

The purpose of this graph is to show the aggregated percentage of calls handled by automation at all the Call Centers surveyed. This infers the customer's call is never handed by the CSR.

Calls Handled Completely by Automation

For further detail see appendix
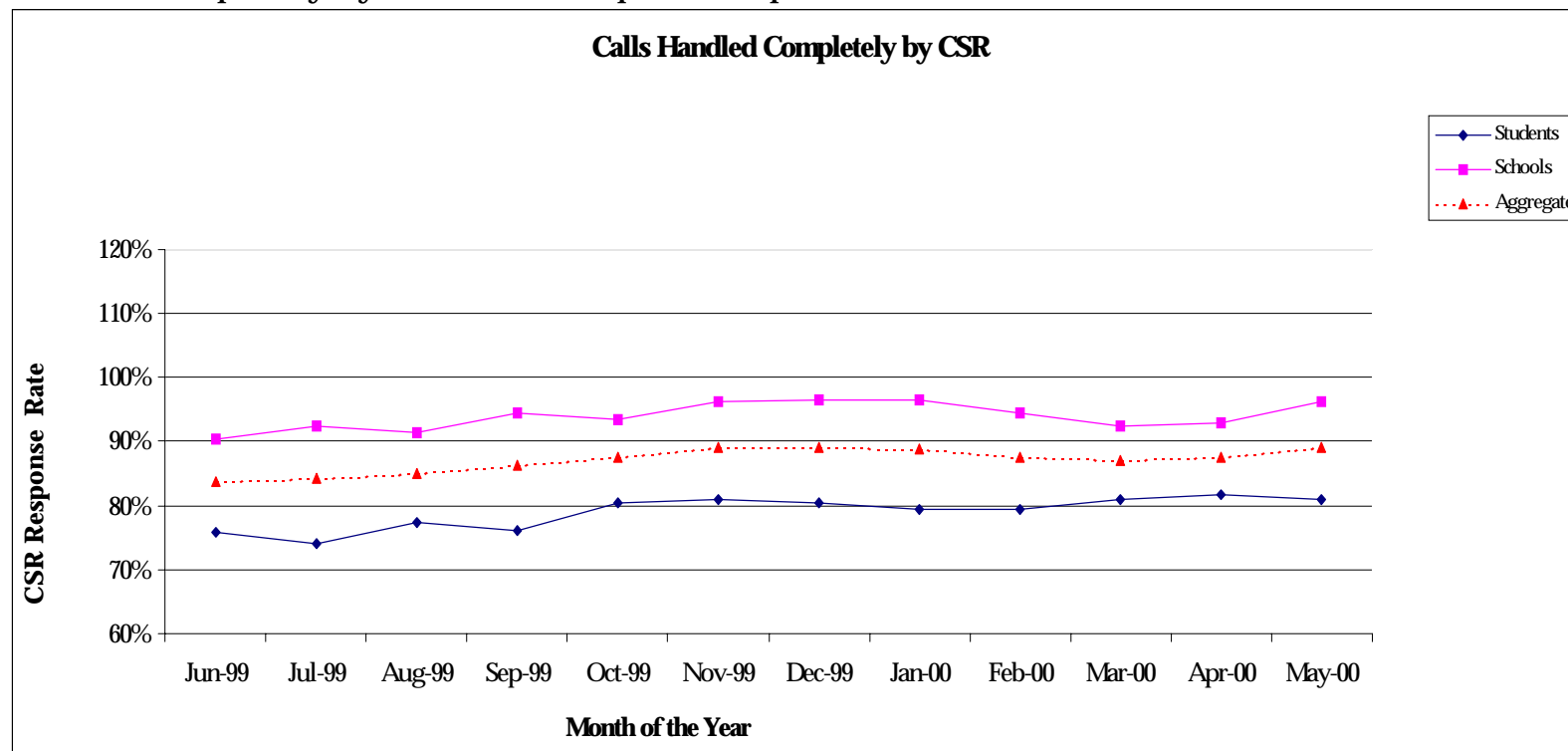
Calls Handled Completely by CSR

The purpose of this graph is to show the percentage of calls handled completely by CSR. This infers that all call not resolved by automated system are handled by a CSR.

NOTE: The percentage of calls handled completely by CSR and the percentage of calls handled completely by automation equals 100 percent.

For further detail see appendix

Calls Handled with in Service Standards

The purpose of this graph is to show the percentage of calls answered with in the practiced service standard. The service standards are the guidelines that each Call Center tries to abide by (ex: 80% of calls are answered within 20 seconds).

Calls Answered within Service Standard
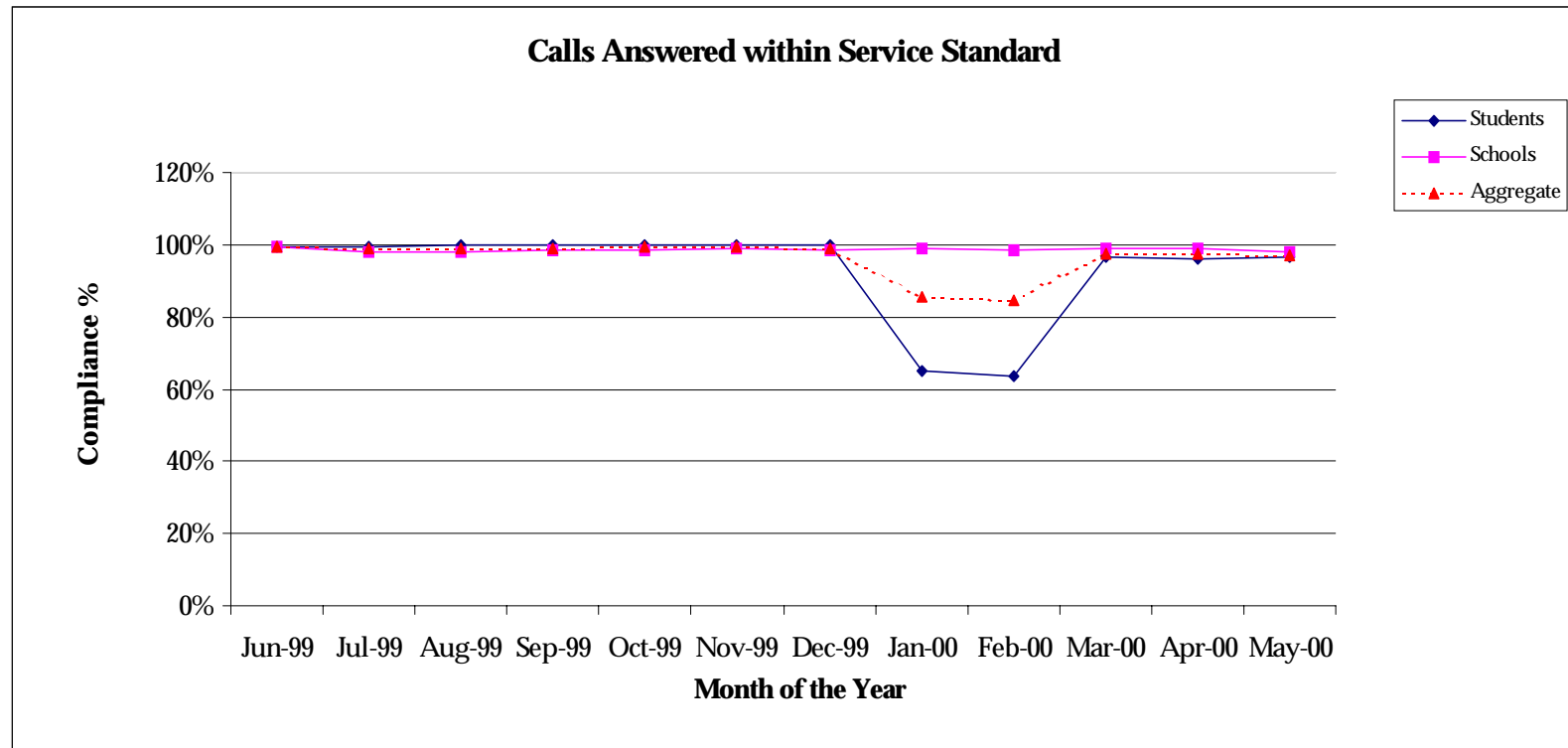
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Inbound Correspondence Medium

The purpose of this graph is to show the percentage of each of the inbound correspondence mediums used at all surveyed Call Centers by customers to initiate an inquiry.

Inbound Correspondence Medium

Written
9%

Web "Chat" Session
0%

Facsimile
3%

On-line Session
1%

e-mail
1%

Voice Mail
0%

IVRU
86%

Legend:
- IVRU
- Voice Mail
- e-mail
- Facsimile
- Written
- Web "Chat" Session
- On-line Session

For further detail see appendix

Inbound Correspondence Medium
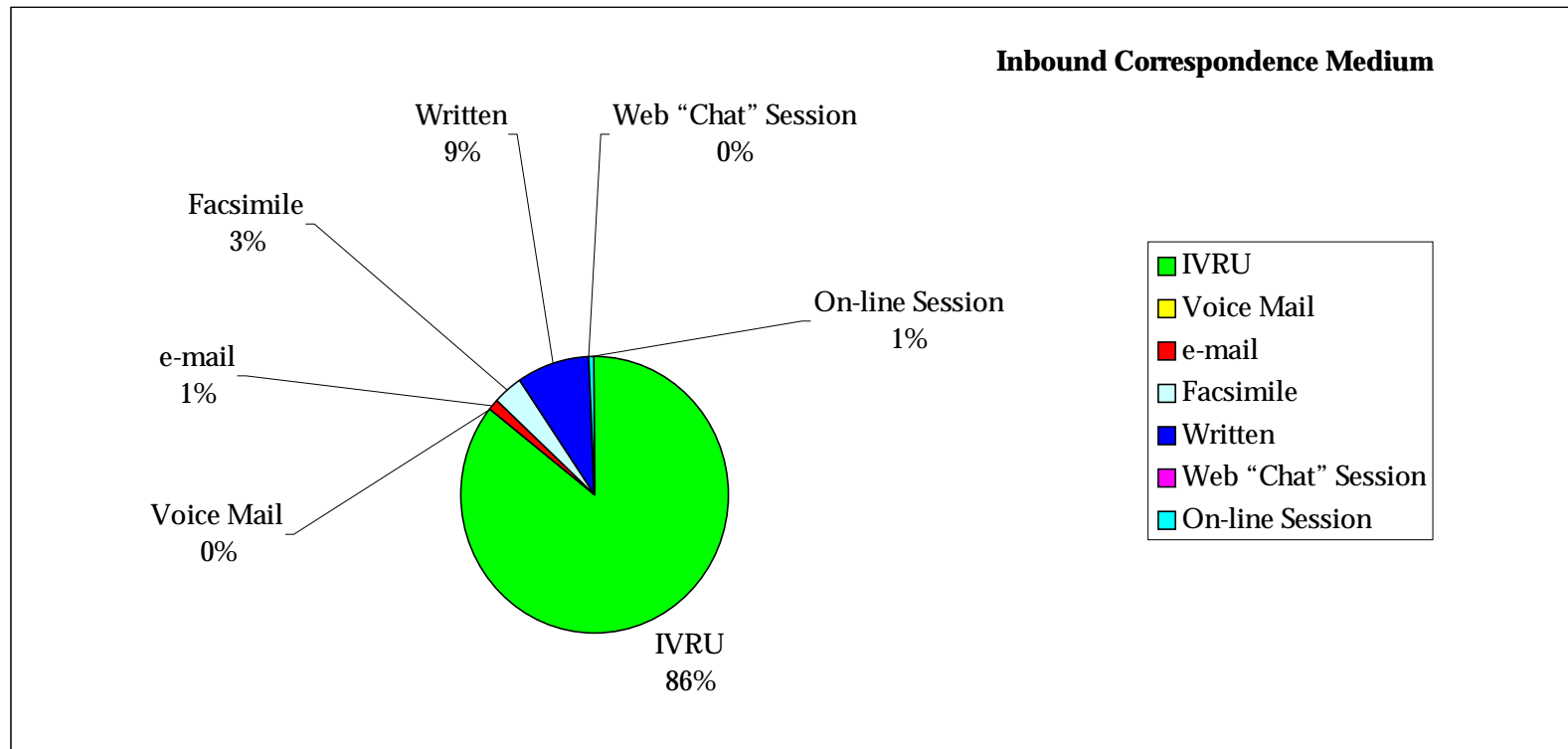
The current environment allows for multiple methods of contact to multiple call centers.
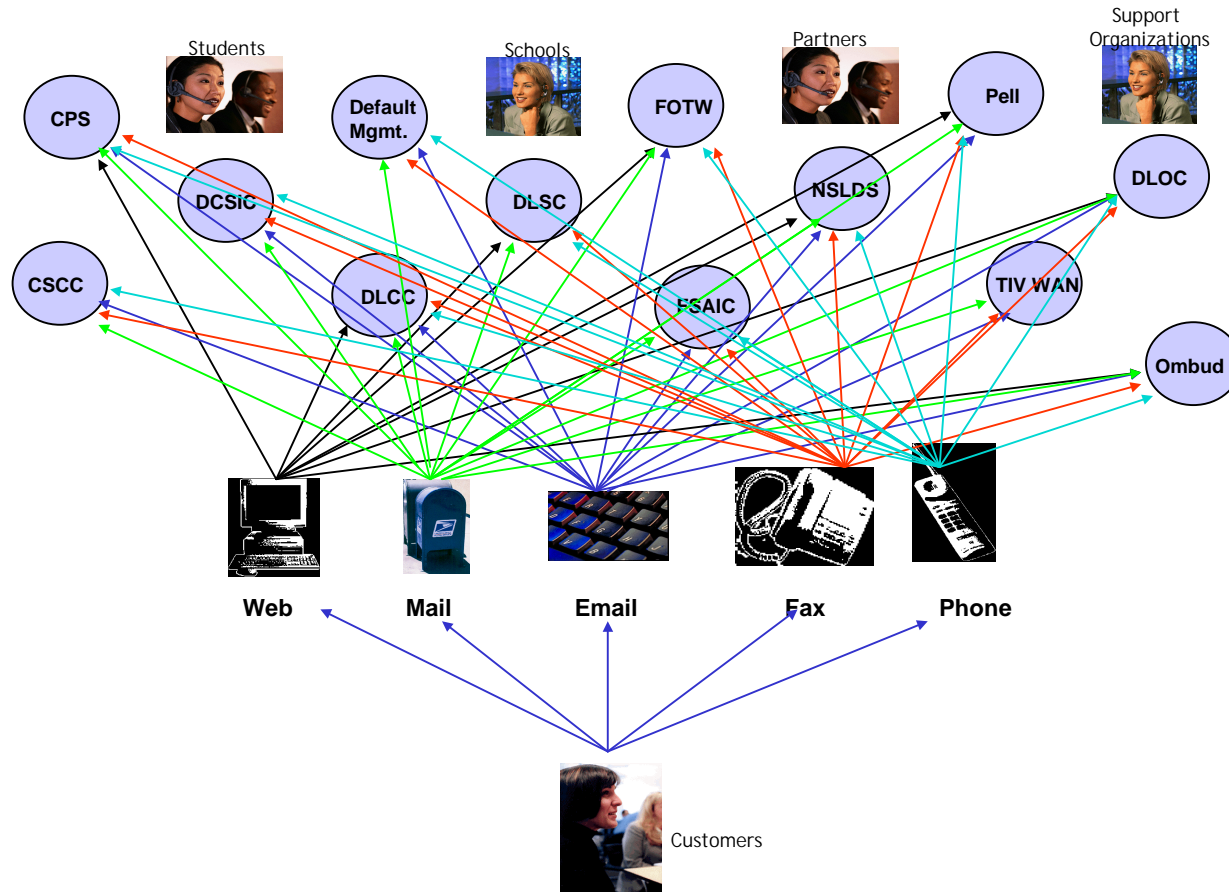
Outbound Correspondence Medium

The purpose of this graph is to show the percentage of each of the outbound
correspondence mediums used at all surveyed Call Centers by customer service
representatives to follow up a customer's inquiry.

Outbound Correspondence Medium

Web "Chat" Session
0%

On-line Session
0%

IVRU
30%

Written
46%

Voice Mail
1%

Facsimile
0%

e-mail
23%

Legend:
- IVRU
- Voice Mail
- e-mail
- Facsimile
- Written
- Web "Chat" Session
- On-line Session

For further detail see appendix

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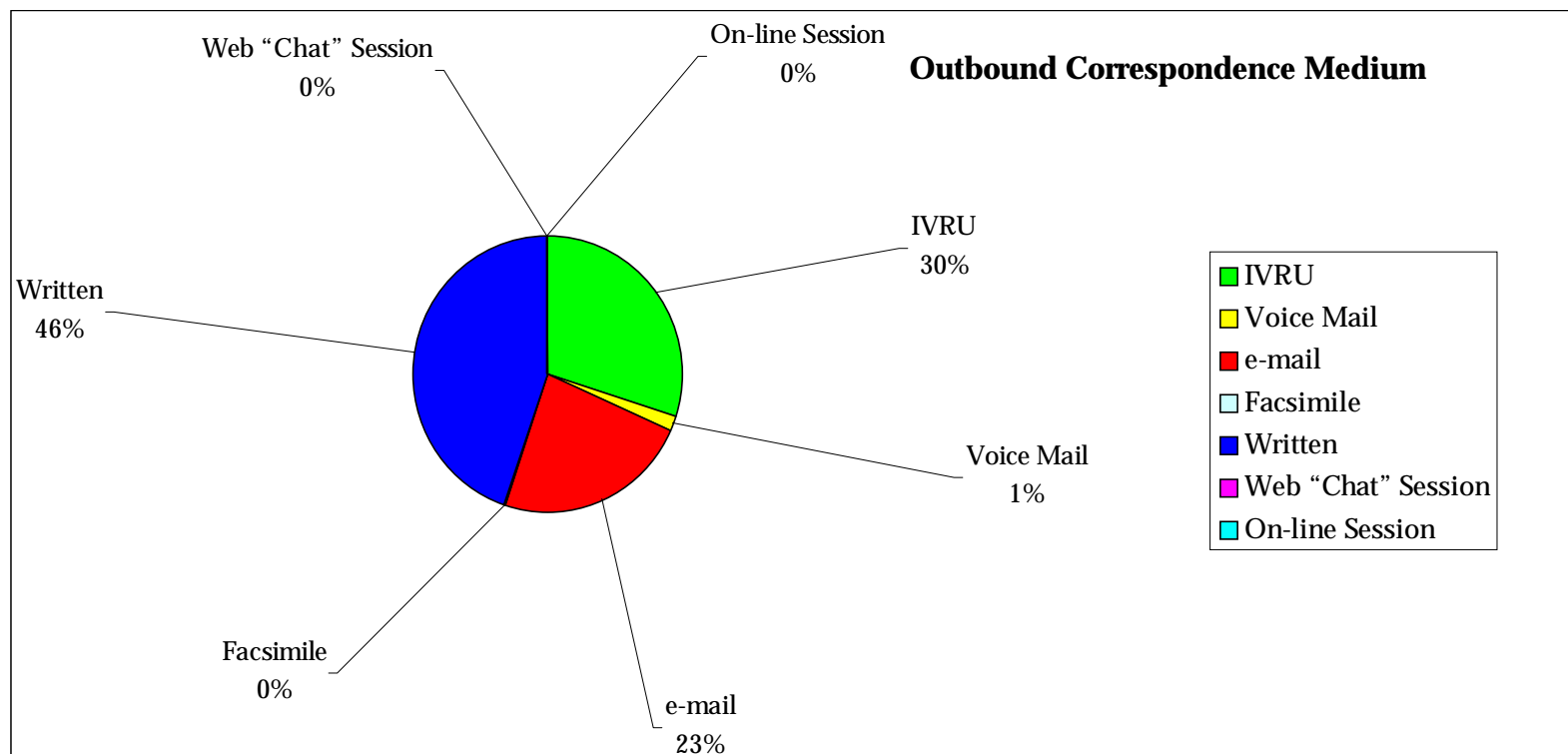
Call Center Functional Matrix (3 F-G)

The purpose of this matrix is to show the technologies (routing, software, hardware, etc.) in use at each of the Call Centers surveyed.

Question 3 F-G	F				G		
Surveyed Call Centers	Long Distance Vendor	Network Messages Provided by Carrier	Routing Rules Implemented by Carrier	Carrier Provided Information (ANI, DNIS)	Vendor and PBX Model	Automated Call Dial-up (ACD) Group	Queuing & Routing Methods
Direct Loan Servicing Center	MCI		✔	DNIS	Lucent		✔
Direct Loan Consolidation Center	AT&T/M	✔	✔	DNIS	Lucent	✔	✔
Federal Student Aid Information Center	MCI			DNIS	Lucent	✔	✔
Debt Collection Service Info Center	MCI			DNIS	Lucent	✔	✔
FAFSA Express/FAFSA Web Products	MCI			DNIS	Lucent	✔	✔
Ombudsman	MCI	✔ *	✔ *	DNIS	G3R 3.2	✔	✔
CPS Customer Service	MCI			DNIS	Lucent	✔	✔
Direct Loan Origination Center – School	AT&T/M		✔	DNIS	Lucent	✔	✔
National Student Loan Data System	MCI			DNIS	Nortel	✔	✔
Pell Grant Customer Service					ROLM	✔	✔
Title IV (TIV WAN) Support	MCI			DNIS	Lucent	✔	✔
Customer Support Call Center					G3	✔	✔
Lender or Guaranty Agency Default Rates							

For further detail see appendix
* Of the two contractors for the Ombudsman (ACS and NCS) this data was only reported in the ACS survey
✔ Indicates some information has been received / does have capability
Empty cell indicates no information received / does not have capability

Continued....

Surveyed Call Centers	Outbound Dialing		Network Operation System	Service Level Reporting	Source of Data for Service Level Report	Application Used by CSR		CSR's Desktop		Computer Telephony Integration (CTI)	
Question 3 H-N →	H		I	J	K	L		M		N	
	Predictive Dialer	Agent Follow up questions				Dumb Terminal	PC Based	Legacy / Other	Desktop Software	Screen pop-ups enabled	Technology Used
Direct Loan Servicing Center	✔	✔	Nov.4x, NT4	✔	✔	✔	✔	DLSS	✔		
Direct Loan Consolidation Center		✔	NT 4.0	✔	✔		✔	LOS	✔	✔	✔
Federal Student Aid Information Center		✔	NT 4.0	✔	✔	✔	✔	NSLDS, CPS	✔		
Debt Collection Service		✔	NT 4.0	✔	✔	✔	✔	FFEL	✔		
FAFSA Express/FAFSA Web Products		✔	NT 4.0	✔	✔		✔	CPS	✔		
Ombudsman		✔ *	NT 4.0	✔	✔		✔	NSLDS, FFEL*	✔		
CPS Customer Service		✔	NT 4.0	✔	✔		✔	CPS	✔		
Direct Loan Origination Center – School		✔	NT 4.0	✔	✔		✔	LOS	✔	✔	IBM Callpath
National Student Loan Data System		✔	NT		✔		✔	NSLDS	✔		
Pell Grant Customer Service		✔	NT 4.0				✔	TIVWAN, RFMS	✔		
Title IV (TIV WAN) Support		✔	NT 4.0	✔	✔		✔	SAIG, TIVWAN	✔		
Customer Support Branch			NT 4.0	✔	✔		✔	NSLDS, CPS, PEPS	✔		
Lender or Guaranty Agency Default			NT 4.0				✔ **		✔ **		

For further detail see appendix

* Of the two contractors for the Ombudsman (ACS and NCS) this data was only reported in the NCS survey

** Follow-up by Sub team member - not included on the survey -

✔ Indicates some information has been received / does have capability
Empty cell indicates no information received / does not have capability

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Reasons Categories

The purpose of this section is to show the top reasons that customers contact the surveyed Call Centers. The categories are sorted out by the Students and Schools channels.

Call Reasons Categories - Students Call Centers	%
Account Inquiries	25.7%
General Customer Service	15.7%
Status	14.3%
General Financial Aid	12.9%
FAFSA / SAR Application	10.0%
Internal Processing	8.6%
Request for Material	7.1%
Referral to other agencies	5.7%
	100%

Call Reasons Categories - Schools Call Centers	%
Application Processing	25.6%
Customer Service	25.6%
General System Processing	18.6%
General Technical	18.6%
Request for Material	7.0%
Referrals to other Agencies	2.3%
Loan Status	2.3%
	100%

Questions Categories

The purpose of this section is to show the top questions that customers ask the surveyed Call Centers. The categories are sorted out by the Students and Schools channels.

Question Categories - Students Call Centers	%
General FAFSA Questions	21.6%
Customer Service Questions	16.5%
Loan Balance and Payment Questions	15.1%
General Financial Aid Questions	10.8%
Loan Status Questions	10.1%
Wage and Tax Garnishment by DCS	6.5%
Deferment and Forbearance Questions	5.0%
Collection issues with DCS	5.0%
General SAR Question	4.3%
Loan Application Questions	2.2%
System Processing Question	1.4%
General Pell Questions	1.4%
	100%

Questions Categories - Schools Call Centers	%
Customer Service Questions	29.5%
General Technical Questions	17.9%
EDExpress Questions	10.5%
SSCR Processing Questions	7.4%
Loan Processing Questions	6.3%
Pell Processing Questions	6.3%
NSLDS Processing Questions	6.3%
Batch / Transaction Processing Questions	4.2%
Application / Loan Status Questions	4.2%
Network Questions	3.2%
General Financial Aid Questions	2.1%
Password Questions	2.1%
	100%

Pell data not included
Not all surveys returned the top ten reasons nor the top twenty questions

Top Ten Reasons For Customer Calls

The purpose of this section is to show the top ten reasons customers call each of the surveyed call centers.

Direct Loan Servicing Center	%
Account Inquiry	28.7%
Defer/Forberance	27.5%
Payment Inquiries	19.3%
Interest	5.3%
Update Borrower Information	5.2%
Transfer To Loan Origination Center	5.1%
Electronic Debit Account (EDA)	3.0%
Repay Options	2.9%
Pay Off	1.9%
General DLS Program Inquiry	1.1%
	100.0%

Direct Loan Consolidation Center	%
Application Status Calls related to Certification	23.0%
Application Status Calls related to Promissory Notes	19.0%
General Program Consolidation Questions	19.0%
Application Status Calls related to Loan Pay-off	18.0%
Application Request	13.0%
Loan holder/School Inquiries	3.0%
Post-Funding Questions	2.0%
Interest Rate Questions	1.0%
Web-site Questions	1.0%
Application Status calls for deactivated applications	1.0%
	100.0%

Federal Student Aid Information Center (FSAIC)	%
Help with SAR corrections	25.0%
Change of Institution	15.0%
Application (FAFSA) help	15.0%
Status Check	13.0%
NSLDS Check (Borrower Tracking)	12.0%
Refer to Financial Aid Administrator	6.0%
SAR Duplicate Request	5.0%
Materials Request	5.0%
College Is Possible Campaign	3.0%
Image Look-Up Requests	1.0%
	100.0%

Debt Collection Service Information Center	%
Account dispute	18.0%
Federal offset	16.0%
Refer to collection agency	14.0%
Accounts set up on billing	13.0%
Not on file	13.0%
Request for N33 (statement of financial status to document hardship)	10.0%
Refer to guaranty agency	5.0%
Request for U25/U26 (paid or settled-in-full letter)	5.0%
Closed school	3.0%
Balance check	3.0%
	100.0%

Top Ten Reasons For Customer Calls

Continued…..

FAFSA Express/FAFSA Web Products	%
General Financial Aid Questions	25.0%
Questions on Use of the PIN	15.0%
Application Status Check	15.0%
Data Entry Questions	10.0%
Signature Page Questions	10.0%
Internet Browser/ISP Problems	10.0%
Information on Processing Times	5.0%
Correction on the Web Questions	5.0%
Miscellaneous	3.0%
Direct Loan Questions	2.0%
	100.0%

Ombudsman	%
Tax offset or wage garnishment issue	25.0%
Loan amount issues (fees, interest, account history)	15.0%
Customer service issue with the lender	10.0%
Identify holder of loans or lost loans	10.0%
Trouble getting NSLDS updated	10.0%
Disability discharge and closed school issues	10.0%
Consolidation issues	5.0%
Caller received a letter from school, lender, IRS, etc. w	5.0%
Bankruptcy issues	5.0%
Following up on their case	5.0%
	100.0%

CPS Customer Service	%
CPS Processing Questions	25.0%
Software Install Questions	20.0%
Pell Processing Questions	20.0%
Direct Loan Questions	10.0%
Return of Title IV Funds Software Questions	10.0%
Database Maintenance	5.0%
Printing/Query Questions	5.0%
FISAP Software Questions	3.0%
Packaging Questions	1.0%
QA Software Questions	1.0%
	100.0%

Direct Loan Origination Center – School Relations	%
Loan Status	68.0%
Referral Calls	29.0%
Reconciliation	1.0%
Fulfillment	1.0%
Customer Support	1.0%
	100.0%

Top Ten Reasons For Customer Calls

Continued…..

NSLDS Customer Service	%
Enrollment and security issues	30.0%
NSLDS FAP on the Web	23.0%
SSCR	22.0%
Perkins	8.0%
Data Integrity	5.0%
Guaranty Agency issues	4.0%
Application Software	3.0%
FAT/ISIR	2.0%
QMF and ED users	2.0%
Reference Materials	1.0%
	100.0%

Title IV (TIV WAN) Support	%
Needs help with network Password	20.0%
Batch status information	20.0%
Needs help with installing software	15.0%
Needs help with a transmission error	15.0%
Transfer call to other contractor's customer service center (CPS, NSLDS, DLOC, etc.)	15.0%
Enrollment information (how to sign up new people, change enrollment information)	8.0%
Billing information	2.0%
Software/Documentation questions	5.0%
	100.0%

Pell Grant Customer Service	%
RFMS Procedures and Status	30.0%
Student Record Inquiry	20.0%
Authorization Amount Questions	20.0%
Web Page Questions	10.0%
Student/Parent Questions	10.0%
Student Payment Summary (SPS) and Year-to-Date (YTD) requests	10.0%
	100.0%

Customer Support Call Center	%
General Provisions	33.0%
Other	27.0%
Applicant Systems	13.0%
Pell	9.0%
Campus Base	7.0%
FFELP	7.0%
Direct Loans	3.0%
LEAP	1.0%
	100.0%

Top Ten Reasons For Customer Calls

Continued…..

Lender or Guaranty Agency Default Rates Hotline	%
Request for the default guide	90.0%
Address Changes	4.0%
Questions regarding default data	4.0%
Backup data	1.0%
Wrong data	1.0%
	100.0%

Call Center Functional Matrix (4 A-G)

The purpose of this matrix is to show the functional features in use at each of the Call Centers surveyed.

Question 4 A-G	A	B	C	D		E	F		G
Surveyed Call Centers	Warm Handoff	Spanish Language	Services over the Web	Staffing		Top 20 Questions	Automated Call Tracking Systems / What Technology		Customer Relationship Management System / Tool
				Average Staffing Level	Ratio (Supervisor to Staff)		Software	Hardware	
Direct Loan Servicing Center	✔ *	✔	✔	1100	1:20**	✔			
Direct Loan Consolidation Center	✔ *	✔	✔	80	1:15**	✔ *	✔		✔ *
Federal Student Aid Information Center		✔		203	1:15**	✔ *	✔ *		
Debt Collection Service		✔		76	1:10**	✔ *	✔ *		
FAFSA Express/FAFSA Web Products		✔	✔	40	1:12**	✔ *	✔ *		
Ombudsman		✔		19	1:08**	✔	✔ *		
CPS Customer Service	✔ *	✔	✔	40	1:08**	✔ *	✔		✔ *
Direct Loan Origination Center – School	✔ *	✔	✔	109	1:16**	✔ *	✔		
National Student Loan Data System	✔ *	✔	✔	16	1:16**	✔ *	✔		
Pell Grant Customer Service					1:6**				
Title IV (TIV WAN) Support	✔ *	✔		21	1:10.5**	✔ *	✔		✔ *
Customer Support Call Center	✔ *	✔	✔		1:10**	✔ *	✔		✔
Lender or Guaranty Agency Default			✔						

* For further detail see appendix
** Average staffing level per normal operating period.
✔ Indicates some information has been received / does have capability
   Empty cell indicates no information received / does not have capability

Call Center Functional Matrix (4 H-L)

Continued...

Surveyed Call Centers	Quality Control Process	Training		Automated means to inform Customer of potential wait time		Call Transfers		Busiest Timeframe	
		Technical	Functional	Technology solution	Service Provided	Transfer to Centers	Number of Calls Transferred	Day of Week	FY Month
Direct Loan Servicing Center	✔	✔	✔	✔	✔	✔	24,000/month*	Mon	Feb
Direct Loan Consolidation Center	✔	✔	✔			✔	8000/month*	Mon	June
Federal Student Aid Information Center	✔	✔	✔	✔	✔	✔	under 100	Mon	Aug
Debt Collection Service	✔	✔	✔		✔			Mon	Feb
FAFSA Express/FAFSA Web Products	✔	✔	✔			✔	4000/month*	Mon	Mar/Au
Ombudsman	✔	✔	✔	✔		✔	195 (June)*	Mon	
CPS Customer Service	✔	✔	✔			✔	830/month	Tues	Au/Sept
Direct Loan Origination Center	✔	✔	✔					Mon	Aug
National Student Loan Data System	✔	✔	✔						
Pell Grant Customer Service							*		
Title IV (TIV WAN) Support	✔	✔	✔			✔	270/month	✔ *	✔ *
Customer Support Call Center	✔	✔	✔	✔	✔	✔		Wed/Thu	Aug/Sep
Lender or Guaranty Agency Default Rates	✔		✔						Oct

*   For further detail see appendix
✔   Indicates some information has been received / does have capability
Empty cell indicates no information received / does not have capability

Call Center Transfers (4K)

Call center transfers indicate that some functions are closely related or overlap within certain call centers. The following figure illustrates the answers given for question 4K.
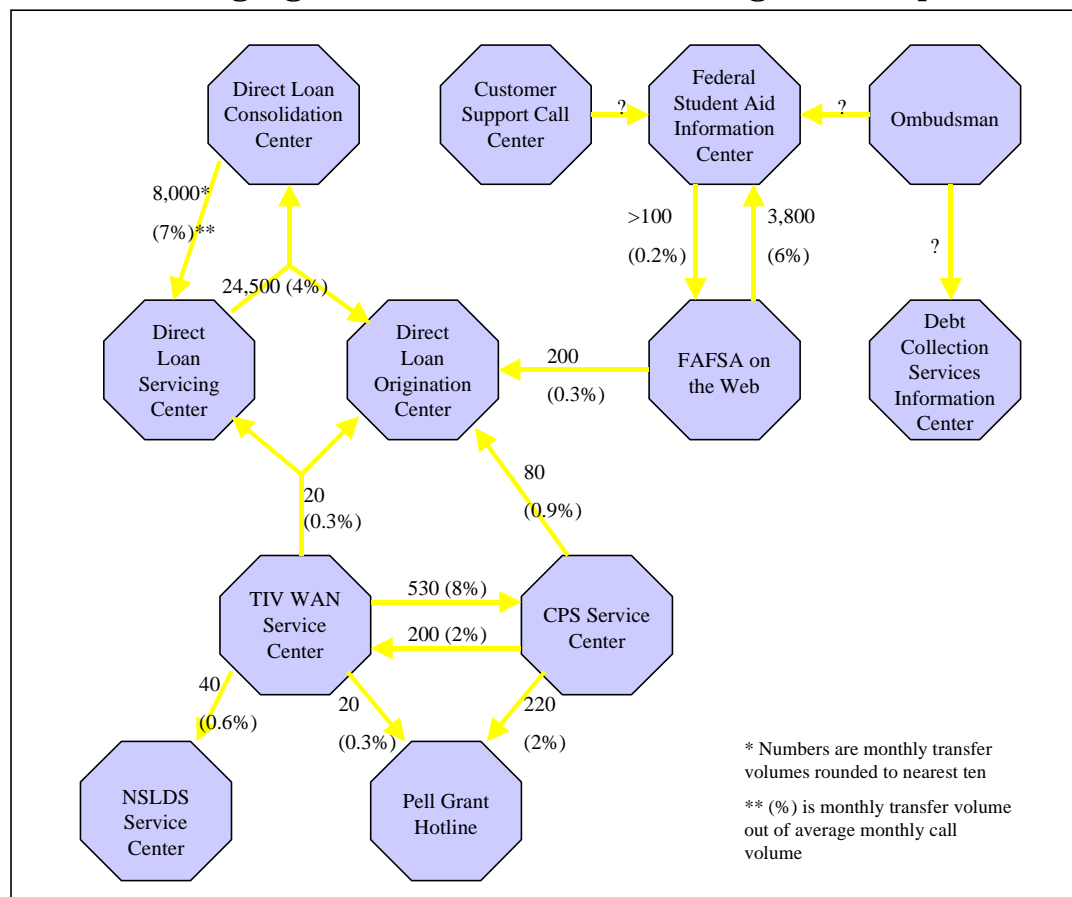
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